

INSURANCE DEPARTMENT BULLETINS

Bulletin No. 1

CERTIFICATES OF INSURANCE

January 29, 1969

Certificates of Insurance have been and are being executed by some companies and agents which extend coverage beyond that afforded by the insurance contract being certified.

Certificates that provide coverage beyond that provided in the contract being certified may in effect become another and separate contract. In some instances an "Indemnity Agreement" or "Hold Harmless" agreement is made a part of these "Certificate of Insurance" forms.

It is the opinion of this department that an insurance company which executes such a "certificate" is going beyond the scope of its filings and is in violation of Section 26-28-04 of the North Dakota Century Code and subject to the penalties provided.

Effective immediately each Certificate of Insurance issued in this state must contain the following or similar statement:

"This Certificate of Insurance neither affirmatively nor negatively amends, extends or alters the coverage afforded by Policy No. issued by"

Companies are to inform their agents and personnel of this bulletin.

J. O. WIGEN
Commissioner of Insurance